

## Financial.

**United States Mortgage & Trust Co.**  
**59 CEDAR STREET, NEW YORK.**  
**CAPITAL \$2,000,000.**  
**SURPLUS 1,100,000.**

**Transacts a General Trust Business,**  
as Trustees, Registrars, and Transfer  
agents; Executors, Guardians, Adminis-  
trators, etc. Takes entire charge of real and  
personal Estates. Acts as Fiscal Agent for  
States, Municipalities, and Corporations.  
General Depository for Court and Trust  
Funds. Interest allowed on Deposits.  
Checks pass through the New York Clearing-  
house. Money loaned on bond and  
mortgage. Issues First Mortgage Trust  
bond Funds.

OFFICERS.	
George W. Young, President	Samuel D. Babcock, Vice-President
Robert A. Brierley, Jr., Cashier	John E. Kiesel, Asst. Cashier
Charles D. Hickey, Jr., Treasurer	Luther Knott, Sec'y
Albert A. Brierley, Jr., Asst. Treas.	Richard A. McQuinn, Asst. Sec'y
William M. Ellis, Asst. Cashier	Robert O'Connell, Asst. Sec'y
Edw. J. Hill, Asst. Cashier	Charles M. Pratt, Asst. Sec'y
Edw. J. Hill, Asst. Cashier	James C. Smith, Asst. Sec'y
Edw. J. Hill, Asst. Cashier	George W. Young, Asst. Sec'y

**DIRECTORS.**  
Samuel D. Babcock, John E. Kiesel,  
Luther Knott, Richard A. McQuinn,  
Robert O'Connell, Charles M. Pratt,  
James C. Smith, George W. Young.

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**MERCHANTS' NATIONAL BANK**  
OF THE CITY OF NEW YORK,  
**42 Wall Street.**  
**CAPITAL, \$2,000,000. SURPLUS, \$1,000,000.**  
**DEPOSITS, \$15,000,000.**

**FOUNDED, 1803.**  
**86th Conventual Semi-Annual Dividend Declared July 1, 1897.**

OFFICERS:	
Robert A. Galloway, President.	Joseph W. Harriman, Vice-President.
Samuel W. Campbell, Cashier.	Samuel S. Campbell, Assistant Cashier.

**DIRECTORS:**  
John A. Stewart, Pres. U. S. Trust Co.  
Albert A. Brierley, Jr., Cashier.  
Jacob Wendell & Co., Merchants.  
Bernard Marks, Jacob Wendell & Co.  
Edward Holbrook, Bernheim & Co.  
Henry W. Banks & Co., Vendors & Co.  
George Sherman, Pres. Girardin Mfg. Co.

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**THE AUDIT COMPANY OF NEW YORK.**  
Equitable Building, 120 Broadway.  
Extract from By-Laws of The Audit Company of New York.

**ARTICLE XIV.**  
**EXAMINATIONS TO BE CONFIDENTIAL.**  
Section 1. The results of all audits and examinations made by this Company shall be treated as strictly confidential by both the examiner and the manager of the Company. In all cases, unless otherwise directed or requested by the applicant, the reports of the Company shall be made in duplicate, one to be delivered to the auditor and the other to be sealed up and retained by the Company.  
Sec. 2. In no case shall the duplicate report so retained by the Company be open to the inspection of its directors, officers, or employees of this Company, nor shall the contents be made known except upon authority of a resolution of the Board of Directors of the Company.  
Sec. 3. Each officer and employee of the Company who shall participate in making examinations of auditors shall be required to make known, except upon oath that he will not divulge any information obtained by him in the course of the employment relating to audits or examinations.

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**The Union Pacific R. R. Co.**  
**Omaha Bridge First Mortgage Bonds.**

Having been placed in funds by the purchasers of the Union Pacific Railway, at the foreclosure sale, we give notice that the Union Pacific Railroad Company Omaha Bridge first mortgage bonds, heretofore drawn for payment, will be paid at the office of J. P. Morgan & Co., New York, or the London and San Francisco Bank, London, on and after January 1st, 1898, at 110 per cent. and accrued interest to that date. This includes all outstanding bonds of this issue.  
The following bonds call for redemption April 1st, 1898, and are due on November 1st, 1898:  
No. 325, 433, 1283, 1534.  
J. PIERPONT MORGAN, Trustees.  
E. F. ATKINS, Trustee.

23 Wall St.  
New York, Dec. 23, 1897.

Referring to the above notice, we shall be prepared to pay the above bonds on presentation at our office on or after January 1st, 1898.

J. P. MORGAN & CO.

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**PENNERBOCKER TRUST CO.**  
204 FIFTH AVENUE, COR. 27TH ST.  
**CAPITAL—\$1,000,000.**

**LEGAL DEPOSITORY**  
For Stocks, Bonds, and Monies.  
Interest Allowed on Time Deposits.  
Checks passed through N. Y. Clearing-house.  
Acts as Executor, Guardian, Administrator or Estate, and as Receiver, Registrar, Transfer and Financial Agent for States, Railroads and Corporations.  
Special Facility Provided for Ladies.

ROBERT MAC LAY, President.  
JOHN B. HALEY, Jr., Vice-President.  
JOSEPH T. PHOENIX, 2d Vice-President.  
FRED'K L. ELDRIDGE, Secretary.  
J. HENRY TOWNSEND, Asst. Secretary.

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**Manhattan Trust Co.**  
11 WALL STREET, CORNER NASDAQ.  
**CAPITAL—\$1,000,000.**  
**SURPLUS—\$1,000,000.**

**Guardian, Receiver, or Trustee, and**  
**Legal Depositary for Money**  
Trusts and Estates, Mortgages, and Transfer Agents and Registrar of Stocks and Bonds.  
Subject to check through New York Clearing-house.  
JOHN KEARNEY, Vice-Pres.; ASHLEY T. FREE, Vice-Pres.  
W. N. DUANE, Asst. Sec'y; CHARLES H. SMITH, Asst. Sec'y and Treasurer.  
Directors: AUGUST BELMONT, JOHN H. CAMDEN, ADOLPHUS W. BRIDGES, JR., J. B. CROSS, ADOLF H. GLASS, AMOS T. FRITCH, JOHN N. A. GRISWOLD, JOHN W. HAMMOND, JR., KRAN, JOHN HOWARD LATHAM, GEORGE MORRIS, E. D. RANDOLPH, JAMES T. ROBINSON, SAMUEL THOMAS, EDWARD T. TILGHMAN, WATERBURY, R. T. WILSON.

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**BROWN BROTHERS & CO.**  
NO. 50 WALL STREET.  
Letters Buy and sell bills of exchange Investment Securities.  
Import Australia, and South Africa, make cable transfers.  
Credit drafts on all parts of the world.

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**PHILADELPHIA, BOSTON, & BALTIMORE.**  
ALL CONNECTED BY PRIVATE WIRE.

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**RICHMOND LOCOMOTIVE AND MACHINE WORKS**  
**RICHMOND, VIRGINIA.**  
SIMPLY THE BEST OF LOCOMOTIVES AT THEIR OWN DESIGNS OR TO SPECIFICATIONS.  
Moderately priced and ships.  
Terms made satisfactory.  
Correspondence solicited.

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**HAT & SHUT**  
1 Nassau Street, Cor. Wall St.  
MEMBERS OF:  
New York Cotton Exchange,  
Chicago Board of Trade  
On orders executed at lowest rates in  
BONDS, STOCKS, COTTON AND GRAIN.

For other advertisements turning at this heading see